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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Yahoska First name M Middle name Bustamante Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9631		

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Case number (if known)

Debtor 1 Yahoska M Bustamante

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs
Where you live	1712 W Wallen Apt 1	If Debtor 2 lives at a different address:
	Chicago, IL 60626 Number, Street, City, State & ZIP Code Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	Number, Street, City, State & ZIP Code County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)
	Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Where you live Why you are choosing this district to file for	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Business name(s) EINs Where you live 1712 W Wallen Apt 1 Chicago, IL 60626 Number, Street, City, State & ZIP Code Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code Check one: Why you are choosing this district to file for bankruptcy Check one: I have another reason.

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Case number (if known) Debtor 1 Yahoska M Bustamante

Par	Tell the Court About	our B	Bankruptcy Ca	ise			
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by 1</i> f page 1 and check the appropriate	1 U.S.C. § 342(b) for Individuals Filing for Bankrupto box.	cy
	choosing to file under	■ C	hapter 7				
		□с	Chapter 11				
		□с	hapter 12				
		□с	Chapter 13				
8.	How you will pay the fee		about how yo	u may pay. Typ attorney is sub	pically, if you are paying the fee you	with the clerk's office in your local court for more de irself, you may pay with cash, cashier's check, or mo f, your attorney may pay with a credit card or check	oney
					tallments. If you choose this option to (Official Form 103A).	n, sign and attach the Application for Individuals to F	Pay
			I request tha	t my fee be wa	rived (You may request this option	only if you are filing for Chapter 7. By law, a judge n	nay,
			applies to you	uired to, waive ur family size ar	your fee, and may do so only if you nd you are unable to pay the fee in	r income is less than 150% of the official poverty lin- installments). If you choose this option, you must fill	e that out
			the Application	on to Have the (Chapter 7 Filing Fee Waived (Official	al Form 103B) and file it with your petition.	
9.	Have you filed for bankruptcy within the	■ No	0.				
	last 8 years?	□ Y€	es.				
			District		When	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy cases pending or being	■ No	0				
	filed by a spouse who is	□ Ye	es.				
	not filing this case with you, or by a business partner, or by an affiliate?						
	annate:		Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your residence?	■ No	o. Go to I	ine 12.			
	residence?	□ Ye	es. Has yo	ur landlord obta	ained an eviction judgment against	you?	
				No. Go to line	12.		
				Yes. Fill out In		udgment Against You (Form 101A) and file it as part	of

Document Page 4 of 62 Case number (if known) Debtor 1 Yahoska M Bustamante Part 3: Report About Any Businesses You Own as a Sole Proprietor Are you a sole proprietor ■ No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to

public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Yahoska M Bustamante

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1	Yahoska M Bustai	mante			Case number (if	known)		
Part	t 6:	Answer These Questi	ions for R	eporting Purposes					
16.		t kind of debts do have?	16a.	Are your debts primarily consumindividual primarily for a personal,	mer debts? Const family, or househo	umer debts are defined old purpose."	l in 11 U.S.C. § 101(8) as "incurred by an		
				☐ No. Go to line 16b.					
				Yes. Go to line 17.					
			16b.	Are your debts primarily busine money for a business or investme					
				☐ No. Go to line 16c.					
				☐ Yes. Go to line 17.					
			16c.	State the type of debts you owe th	nat are not consum	er debts or business d	ebts		
17.		ou filing under oter 7?	□ No.	I am not filing under Chapter 7. Go	o to line 18.				
	after prop	ou estimate that any exempt erty is excluded and inistrative expenses	■ Yes.	are paid that funds will be available			is excluded and administrative expenses		
	are p	aid that funds will		■ No					
	distr	be available for distribution to unsecured creditors?		☐ Yes					
18.		many Creditors do	1 -49		1 ,000-5,000		□ 25,001-50,000		
	you o	estimate that you ?	□ 50-99		☐ 5001-10,000 ☐ 40,004,05,00		☐ 50,001-100,000 ☐ More than100,000		
			☐ 100-19 ☐ 200-9		□ 10,001-25,00	U	☐ More than 100,000		
19.		stimate your assets to se worth?	□ \$0 - \$	50,000	□ \$1,000,001 -	\$10 million	☐ \$500,000,001 - \$1 billion		
est				01 - \$100,000	\$10,000,001		\$1,000,000,001 - \$10 billion		
				001 - \$500,000 001 - \$1 million	□ \$50,000,001 □ \$100,000,001		☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
20.		much do you	□ \$0 - \$		□ \$1,000,001 -		□ \$500,000,001 - \$1 billion		
	to be	nate your liabilities ??		001 - \$100,000	□ \$10,000,001 □ \$50,000,001		□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion		
				001 - \$500,000 001 - \$1 million	□ \$100,000,001		☐ More than \$50 billion		
Part	t 7:	Sign Below							
For	you		I have ex	amined this petition, and I declare	under penalty of pe	erjury that the informati	on provided is true and correct.		
				chosen to file under Chapter 7, I an tates Code. I understand the relief a			der Chapter 7, 11,12, or 13 of title 11, se to proceed under Chapter 7.		
				rney represents me and I did not pa tt, I have obtained and read the not			n attorney to help me fill out this		
			I request	relief in accordance with the chapte	er of title 11, United	d States Code, specifie	ed in this petition.		
			bankrupto and 3571	cy case can result in fines up to \$25			roperty by fraud in connection with a rs, or both. 18 U.S.C. §§ 152, 1341, 1519,		
			Yahosk	oska M Bustamante a M Bustamante e of Debtor 1		Signature of Debtor 2			
			Executed	May 11, 2018		Executed on MM / D	ID / YYYY		

Debtor 1 Yahoska M Bustamante Document Page 7 of 62 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Peter L	. Berk	Date	May 11, 2018	
Signature of	Attorney for Debtor		MM / DD / YYYY	
	_			
Peter L. Be	erk			
Printed name				
O'Keefe, R	Rivera, & Berk, LLC			
Firm name				
55 West W	lacker Drive			
Suite 1400)			
Chicago, I	L 60601			
Number, Street,	City, State & ZIP Code			
Contact phone	(312) 758-1121	Email address	plberk@orb-legal.com	
6274567 IL	-			
Bar number & S	tate			

			in ruck or or oz						
ill in this information to identify your case:									
Debtor 1	Yahoska M Busta	mante							
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse if, filing)	First Name	Middle Name	Last Name						
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS						
Case number _									

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	62,522.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	62,522.00
Pa	t 2: Summarize Your Liabilities		
			i abilities It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	25,166.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	151,440.00
	Your total liabilities	\$	176,606.00
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,472.30
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,198.00
Pa	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sc	hedules.
7.	■ Yes What kind of debt do you have?		

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

1,433.00 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total o	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	26,488.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	26,488.00

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Fill ir	n this info	ormation to identify your	case and		Paue 10 01 02			
Debt				g				
Debt	OI I	Yahoska M Busta First Name		dle Name	Last Name			
Debt		First Name	B.d.:	Ula Nicora	LastName			
(Spous	se, if filing)	First Name	Mid	dle Name	Last Name			
Unite	ed States I	Bankruptcy Court for the:	NORTHE	RN DISTRICT OF ILLIN	IOIS			
Case	number				-			Check if this is an amended filing
)ffi	icial F	orm 106A/B						
_		ile A/B: Prop	<u>αrt</u> ν					12/15
nink i nform	t fits best. nation. If mer every qu	Be as complete and accura ore space is needed, attach	te as poss a separate	ible. If two married people sheet to this form. On the	n asset fits in more than one are filing together, both are top of any additional pages n or Have an Interest In	equally responsible	for supply	ing correct
. Do	you own o	r have any legal or equitable	e interest ir	n any residence, building,	land, or similar property?			
	No. Go to F	Part 2						
_		e is the property?						
Part 2	Describ	pe Your Vehicles						
		trucks, tractors, sport ut	y voino	,				
3.1	Make:	Mercedes		Who has an interest in the	property? Check one			or exemptions. Put aims on Schedule D:
	Model:	GLC300		■ Debtor 1 only				Secured by Property.
	Year:	2016		Debtor 2 only		Current value of t	he C	urrent value of the
	Approxim Other info			Debtor 1 and Debtor 2 of		entire property?	po	ortion you own?
		in collision, driver of		At least one of the debto	ors and another			
	other v	ehicle uninsured, s insurance refused to		Check if this is common (see instructions)	unity property	\$21,952	.00	\$21,952.00
Exa	amples: Éd No Yes dd the do	oats, trailers, motors, perso	onal water you own f Write tha	craft, fishing vessels, sn or all of your entries fr it number here	cles, other vehicles, and a commobiles, motorcycle accommobiles, motorc	essories entries for		\$21,952.00
		r have any legal or equit			ing items?		Curi	rent value of the
-)		,		,	J			

portion you own?
Do not deduct secured claims or exemptions.

Case 18-13905 Doc 1 Filed 05/11/18 Entered 05/11/18 16:29:36 Desc Main Document Page 11 of 62 Case number (if known) Debtor 1 Yahoska M Bustamante 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe..... Household goods and furniture \$2,000.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No Yes. Describe..... \$300.00 TV, laptop 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$200.00 Clothing and shoes 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$25.00 Costume jewelry 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No

☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

■ No

☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$2,525.00

Document Page 12 of 62 Case number (if known) Debtor 1 Yahoska M Bustamante Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Cash \$5.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes..... **Comenity Bank** \$40.00 17.1. Checking **Gulf Coast Credit Union** Corpus Christi, TX \$0.00 Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes.....

Schedule A/B: Property

Official Form 106A/B

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De	btor 1	Yahoska M Bustama	ante			ase number (if known)	
	■ No □ Yes.	Give specific information	about them			rights or powers exe	rcisable for your benefit
	Examp ■ No	s, copyrights, trademark oles: Internet domain name Give specific information	es, websites, p			s	
	Examp ■ No	es, franchises, and othe oles: Building permits, exc Give specific information	lusive licenses		n holdings, liquor licens	es, professional license	es
Mo	oney or p	property owed to you?					Current value of the portion you own? Do not deduct secured claims or exemptions.
	■ No	funds owed to you Give specific information	about them, in	cluding whether you alre	ady filed the returns and	d the tax years	
29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement □ No ■ Yes. Give specific information							
			Dan	iel Bacerott Past due child supp	ort	Child Support	\$38,000.00
	Examp ■ No	amounts someone owes bles: Unpaid wages, disab benefits; unpaid loan Give specific information.	you ility insurance s you made to	Past due child supp		<u> </u>	
31.	Examp No □ Yes. Interest Examp No	oles: Unpaid wages, disab benefits; unpaid loan Give specific information. Its in insurance policies oles: Health, disability, or l	you ility insurance s you made to	payments, disability ben o someone else	efits, sick pay, vacation	pay, workers' comper	nsation, Social Security
31.	Examp No □ Yes. Interest Examp No	oles: Unpaid wages, disab benefits; unpaid loan Give specific information. Its in insurance policies oles: Health, disability, or I	you ility insurance s you made to	payments, disability ben o someone else	efits, sick pay, vacation	pay, workers' comper	nsation, Social Security
31.	■ No □ Yes. Interest Examp ■ No □ Yes. I Any int If you a someo ■ No	oles: Unpaid wages, disab benefits; unpaid loan Give specific information. Its in insurance policies oles: Health, disability, or I	you ility insurance s you made to . ife insurance; pany of each pany name: due you fron ng trust, expe	payments, disability ben be someone else health savings account (boolicy and list its value.	efits, sick pay, vacation HSA); credit, homeowne Benefician	pay, workers' comper er's, or renter's insuran	nsation, Social Security nce Surrender or refund value:
31. 32.	■ No □ Yes. Interes: Examp ■ No □ Yes. Interes: Examp ■ No □ Yes. Any int If you a someo ■ No □ Yes. Claims Examp ■ No	oles: Unpaid wages, disab benefits; unpaid loan Give specific information. Its in insurance policies oles: Health, disability, or I Name the insurance compactor of the compact of the com	you ility insurance s you made to ife insurance; pany of each pany name: due you fron ng trust, expe	payments, disability ben o someone else health savings account (policy and list its value. In someone who has die ct proceeds from a life in	efits, sick pay, vacation HSA); credit, homeowned Beneficiary ed surance policy, or are continuous	pay, workers' comperers, or renter's insurants.	nsation, Social Security nce Surrender or refund value:

-	Case 18-13905		iled 05/11/18 Document	Entered 0 Page 14 of	5/11/18 16:29:36 62	Desc Main
Debto	Yahoska M Bustama	nte			Case number (if known)	
35. A	ny financial assets you did not	already list				
	No					
	Yes. Give specific information					
20	A - - 4 -		Don't 4 in alcoding a			
	Add the dollar value of all of yo for Part 4. Write that number he					\$38,045.00
Part 5	: Describe Any Business-Related	Property You Ow	n or Have an Interest I	n. List any real esta	ate in Part 1.	
37. D c	you own or have any legal or equi	itable interest in a	nv business-related p	roperty?		
	No. Go to Part 6.		.,			
	es. Go to line 38.					
Part 6	Describe Any Farm- and Common If you own or have an interest in fa			n or Have an Interes	st In.	
	•					
_	o you own or have any legal or =	r equitable intere	est in any farm- or o	commercial fishir	ng-related property?	
_	No. Go to Part 7.					
L	Yes. Go to line 47.					
Part 7	Describe All Property You	Own or Have an In	nterest in That You Dic	Not List Above		
53. D	o you have other property of a	ny kind you did	not already list?			
	examples: Season tickets, country	y club membersh	nip			
	No					
	Yes. Give specific information					
ΕΛ	Add the dollar value of all of yo	our ontrine from	Part 7 Write that n	umbar bara		¢0.00
54.	Add the donar value of all of yo	our entities from	rait 7. Write that ii	ulliber liere		\$0.00
Part 8	List the Totals of Each Part	of this Form				
rait	List the Totals of Lacif Fart	or this Form				
55.	Part 1: Total real estate, line 2					\$0.00
	Part 2: Total vehicles, line 5			\$21,952.00		
57.	Part 3: Total personal and hou	sehold items, lir	ne 15	\$2,525.00		
58.	Part 4: Total financial assets, li	ine 36		\$38,045.00		
59.	Part 5: Total business-related _ا	property, line 45	<u> </u>	\$0.00		
	Part 6: Total farm- and fishing-		/, line 52	\$0.00		
61.	Part 7: Total other property not	t listed, line 54	+	\$0.00		
62.	Total personal property. Add lir	nes 56 through 6°	1	\$62,522.00	Copy personal property t	otal \$62,522.00
63.	Total of all property on Schedu	ıle A/B. Add line	55 + line 62			\$62.522.00

Official Form 106A/B Schedule A/B: Property page 5

			111 1 1000 13 01 02	
Fill in this infor	mation to identify your	case:		
Debtor 1	Yahoska M Busta	nmante		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF ILLINOIS		
Case number				
(if known)				☐ Check if this is an

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify	the	Property	You	Claim	as	Exempt
---------	----------	-----	-----------------	-----	-------	----	--------

 Which set of exemptions are you claiming? Check one only, even if your spouse is filing with 	. W	Vhich set of exem	ptions are vou claimi	ıa?	Check one only	. even if	vour spouse	is filina	with v	oυ.
--	-----	-------------------	-----------------------	-----	----------------	-----------	-------------	-----------	--------	-----

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.		
Household goods and furniture Line from Schedule A/B: 6.1	\$2,000.00		\$2,000.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B. G. 1			100% of fair market value, up to any applicable statutory limit	
TV, laptop Line from Schedule A/B: 7.1	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
Line Horr Schedule A/B. 111			100% of fair market value, up to any applicable statutory limit	
Clothing and shoes Line from Schedule A/B: 11.1	\$200.00		\$200.00	735 ILCS 5/12-1001(a)
Line nom ouredate A.B. TTT			100% of fair market value, up to any applicable statutory limit	
Costume jewelry Line from Schedule A/B: 12.1	\$25.00		\$25.00	735 ILCS 5/12-1001(b)
Line from Schedule Arb. 12.1			100% of fair market value, up to any applicable statutory limit	
Cash Line from Schedule A/B: 16.1	\$5.00		\$5.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B. 10.1			100% of fair market value, up to any applicable statutory limit	

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Vahoska M Bustamante Page 16 of 62

Case number (if known)

				,			
	ief description of the property and line on chedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own			Specific laws that allow exemption		
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.			
	hecking: Comenity Bank	\$40.00		\$40.00	735 ILCS 5/12-1001(b)		
L	ile IIIIII Schedule AVD. 1711			100% of fair market value, up to any applicable statutory limit			
	hild Support: Daniel Bacerott ast due child support	\$38,000.00		\$38,000.00	735 ILCS 5/12-1001(g)(4)		
	ne from Schedule A/B: 29.1			100% of fair market value, up to any applicable statutory limit			
	re you claiming a homestead exemption subject to adjustment on 4/01/19 and every	. ,		led on or after the date of adjustme	nt.)		
	Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No						

☐ Yes

	Case 2	18-13905	Doc 1	Filed 05/11/18 Document	Entere Page 17	d 05/11/18 16:2 7 of 62	29:36	Desc M	1ain
Fill in this i	nformatio	n to identify yo	ur case:						
Debtor 1	Ya	ahoska M Bus	stamante						
		st Name		ddle Name	Last Name				
Debtor 2 (Spouse if, filing	g) Firs	st Name	Mic	idle Name	Last Name				
United State	es Bankrup	tcy Court for the	: NORTH	IERN DISTRICT OF ILL	INOIS				
Case numbe	er								
(if known)								☐ Check	if this is an
								amend	ded filing
Official F)CD							
			- \A/I I	Olaina (^	-l la Dana			
scheal	ле р:	Creditors	s wno i	Have Claims S	Secure	a by Property	<u>/</u>		12/15
	py the Addi			d people are filing togethe the entries, and attach it t					
•	•	claims secured b	y your prope	rty?					
□ No. 0	Check this I	oox and submit	this form to t	he court with your other	schedules. Ye	ou have nothing else to	report or	n this form.	
_		the information		•		ŭ	•		
			DCIOW.						
		ured Claims				Column A	Column E	3	Column C
				e secured claim, list the cred claim, list the other creditors		Amount of claim	Value of	collateral	Unsecured
				ording to the creditor's name		Do not deduct the		ports this	portion
2.1 Gulf (Cst Fcu		Describe t	ne property that secures t	he claim:	value of collateral. \$25,166.00	claim \$2	21,952.00	If any \$3,214.00
Creditor'				rcedes GLC300 4900					
				in collision, driver of	f other				
				uninsured, debtor's					
				ce refused to cover rate you file, the claim is:	•				
	Rodd Fie		apply.	ate you file, the claim is.	Check all that				
Corp	us Christ	i, TX 78414	☐ Conting	ent					
Number,	, Street, City, S	State & Zip Code	Unliquio						
Who owes t	he debt? C	heck one.	Dispute Nature of	d lien. Check all that apply.					
■ Debtor 1 c	only		☐ An agre	ement you made (such as r	mortgage or sec	cured			
Debtor 2 o	•		car loa	n)					
Debtor 1 a		only	☐ Statutor	y lien (such as tax lien, med	chanic's lien)				
		tors and another		nt lien from a lawsuit					
☐ Check if to commun		elates to a	Other (i	ncluding a right to offset)					
		Opened							
		3/30/16							
		Last Active							
Date debt wa	as incurred	3/03/18	Las	t 4 digits of account numb	oer 0063				

Add the dollar value of your entries in Column A on this page. Write that number here: \$25,166.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here: \$25,166.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	0430 10 10000 1	Document	Page 18	3 of 62	7 10.20.00	30 Main
Fill in this ir	nformation to identify your		1 (2(2) -1-1	7 (7) (7)		
Debtor 1	Yahoska M Busta	mante				
DODIOI I	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States	s Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLI	NOIS			
Case numbe	er –					
(if known)						Check if this is an
						amended filing
Schedul		ho Have Unsecured (art 2 for creditor	s with NONPRIORITY cla	12/15
any executory Schedule G: E Schedule D: C eft. Attach the name and case	contracts or unexpired leases xecutory Contracts and Unexp reditors Who Have Claims Sec	that could result in a claim. Also lis ired Leases (Official Form 106G). Do ured by Property. If more space is n e. If you have no information to repo	t executory co not include a eeded, copy t	ontracts on Sche any creditors wit he Part you need	edule A/B: Property (Offi h partially secured claim l, fill it out, number the e	cial Form 106A/B) and on is that are listed in ntries in the boxes on the
	editors have priority unsecure					
_ `	o to Part 2.					
☐ Yes.	TIOT AIL Z.					
	st All of Your NONPRIORIT	V Unsecured Claims				
	editors have nonpriority unsec					
				-ll		
_	ou nave nothing to report in this pa	art. Submit this form to the court with y	our otner sche	aules.		
Yes.						
unsecured	d claim, list the creditor separately	aims in the alphabetical order of the of for each claim. For each claim listed, st the other creditors in Part 3.If you ha	identify what ty	pe of claim it is. D	Oo not list claims already in	ncluded in Part 1. If more
						Total claim
4.1 Ban	kamerica	Last 4 digits of acco	unt number	6549		\$5,462.00
Nonp	riority Creditor's Name				_	
	Box 982238	When was the debt i	ncurred?	Opened 3/1 9/16/17	6/13 Last Active	
	Paso, TX 79998 Deer Street City State Zlp Code	As of the date you fi	lo the claim is	Chook all that a	nnly	
	incurred the debt? Check one.	As of the date you in	ie, tile cialili is	s. Crieck all triat a	ppiy	
_ `	ebtor 1 only	Пол				
	,	☐ Contingent				
	ebtor 2 only	☐ Unliquidated				
	ebtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORI	TV uncocurad	claim:		
	t least one of the debtors and and		ı i unsecured	ciaiiii.		
debt	heck if this claim is for a comr	Obligations arising		ation agreement	or divorce that you did not	
	e claim subject to offset?	report as priority claim				
■ N	0	☐ Debts to pension of	or profit-sharing	g plans, and other	similar debts	
☐ Y	es	Other, Specify C	collection a	ccount		

Document Page 19 of 62 Debtor 1 Yahoska M Bustamante Case number (if know) 4.2 **Bankamerica** Last 4 digits of account number 2988 \$2,959.00 Nonpriority Creditor's Name Opened 9/14/10 Last Active Po Box 982238 When was the debt incurred? 9/13/17 El Paso, TX 79998 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Collection account 4.3 **Bbva Compass** Last 4 digits of account number 7948 \$4,975.00 Nonpriority Creditor's Name Opened 3/08/10 Last Active 2009 Beltline Parkway When was the debt incurred? 2/27/18 Decatur, AL 35603 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.4 **Bbva Compass** Last 4 digits of account number 0610 \$2.059.00 Nonpriority Creditor's Name Opened 2/25/15 Last Active 2009 Beltline Parkway When was the debt incurred? 6/20/17 Decatur, AL 35603 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

report as priority claims

■ Other. Specify Credit Card

☐ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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Debtor 1 Yahoska M Bustamante Case number (if know) 4.5 **Bealls** Last 4 digits of account number \$1,107.00 Nonpriority Creditor's Name PO Box When was the debt incurred? San Antonio, TX 78265-9465 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes 4.6 Beerman Pritikin Mirabelli \$9,800.00 Last 4 digits of account number Nonpriority Creditor's Name 161 N Clark Ste 2600 When was the debt incurred? Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Legal fees ☐ Yes 4.7 **Bk Of Amer** 4541 \$3,055.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 2/10/14 Last Active Po Box 982238 When was the debt incurred? 11/07/17 El Paso, TX 79998 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes

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Debtor 1 Yahoska M Bustamante Case number (if know) 4.8 **Bradley Groselak** Last 4 digits of account number \$3,960.00 Nonpriority Creditor's Name 1201 S State Ste 201 When was the debt incurred? Lemont, IL 60439 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Legal fees ☐ Yes 4.9 Capital One Last 4 digits of account number 8304 \$3,851.00 Nonpriority Creditor's Name Opened 3/05/11 Last Active 15000 Capital One Dr When was the debt incurred? 3/28/17 Richmond, VA 23238 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Credit Card** Other, Specify 4.1 \$737.00 6933 Capital One Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 10/10/16 Last Active 15000 Capital One Dr When was the debt incurred? 3/28/17 Richmond, VA 23238 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Business Credit Card** Other. Specify

Document Page 22 of 62 Debtor 1 Yahoska M Bustamante Case number (if know) 4.1 Cb/bealls 1248 \$1,295.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 2/22/15 Last Active Po Box 182789 When was the debt incurred? 1/14/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.1 Cb/vicscrt 7326 \$861.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 5/29/11 Last Active Po Box 182789 When was the debt incurred? 5/19/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Charge Account Other, Specify 4.1 **Credit Coll** 8084 \$226.00 Last 4 digits of account number Nonpriority Creditor's Name 725 Canton St When was the debt incurred? Opened 2/02/17 Norwood, MA 02062 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

debt

■ No

☐ Yes

report as priority claims

☐ Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify 06 Esurance An Allstate Company

Is the claim subject to offset?

Document Page 23 of 62 Debtor 1 Yahoska M Bustamante Case number (if know) 4.1 Dpt Ed/navi 0602 \$4,295.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 6/02/16 Last Active Po Box 9635 When was the debt incurred? 03/18 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.1 Dpt Ed/navi \$4,152.00 0216 Last 4 digits of account number 5 Nonpriority Creditor's Name Opened 2/16/17 Last Active Po Box 9635 When was the debt incurred? 03/18 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.1 Dpt Ed/navi 1008 \$3,567.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Opened 10/08/12 Last Active Po Box 9635 When was the debt incurred? 2/18/16 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

Official Form 106 E/F

■ No

☐ Yes

☐ Other. Specify

Debts to pension or profit-sharing plans, and other similar debts

Educational

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Document Page 24 of 62 Debtor 1 Yahoska M Bustamante Case number (if know) 4.1 Dpt Ed/navi 0602 \$2,334.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 6/02/16 Last Active Po Box 9635 When was the debt incurred? 03/18 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.1 Dpt Ed/navi \$2,334.00 0216 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 2/16/17 Last Active Po Box 9635 When was the debt incurred? 03/18 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.1 Dpt Ed/navi \$2,039.00 1012 Last 4 digits of account number Nonpriority Creditor's Name Opened 10/11/17 Last Active Po Box 9635 When was the debt incurred? 03/18 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

Official Form 106 E/F

■ No

☐ Yes

☐ Other. Specify

Debts to pension or profit-sharing plans, and other similar debts

Educational

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Debtor 1 Yahoska M Bustamante Case number (if know) 4.2 Dpt Ed/navi 1012 \$666.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 10/11/17 Last Active Po Box 9635 When was the debt incurred? 03/18 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.2 Dpt Ed/navi 0505 \$500.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 5/05/17 Last Active Po Box 9635 When was the debt incurred? 03/18 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.2 **Dr Kerry Smith** \$9,895.00 Last 4 digits of account number Nonpriority Creditor's Name 180 N LaSalle Ste 3700 When was the debt incurred? Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify Legal/medical fees

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Debtor 1 Yahoska M Bustamante Case number (if know) 4.2 **Grt Amer Fin** 7590 \$2,286.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Opened 12/12/16 Last Active 20 N Wacker Dr Ste 2275 When was the debt incurred? 3/28/17 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Household Goods ☐ Yes 4.2 **Gulf Cst Fcu** 0009 \$64.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 2/20/15 Last Active 2633 Rodd Field Rd When was the debt incurred? 10/03/17 Corpus Christi, TX 78414 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Deposit Related** Other, Specify 42 \$771.00 **Jeffcapsys** 2003 Last 4 digits of account number Nonpriority Creditor's Name 16 Mcleland Rd When was the debt incurred? Opened 11/29/17 Saint Cloud, MN 56303 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify 12 Fingerhut Direct Mrkting

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Debtor 1 Yahoska M Bustamante Case number (if know) 4.2 Kohls/capone 4049 \$749.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Opened 3/02/15 Last Active Po Box 3115 When was the debt incurred? 3/18/17 Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes 4.2 Law office of Nathan Lollis \$6.328.00 Last 4 digits of account number Nonpriority Creditor's Name 19 S LaSalle Street Ste 1500 When was the debt incurred? Chicago, IL 60603 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Legal fees 4.2 Law Office og Jeffrey Leving \$16,389.00 Last 4 digits of account number 8 Nonpriority Creditor's Name 19 S LaSalle Ste 1500 When was the debt incurred? Chicago, IL 60603 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify Legal fees

Document Page 28 of 62 Case number (if know) Debtor 1 Yahoska M Bustamante 4.2 Marilyn Longwell & Associates \$6,328.00 Last 4 digits of account number 9 Nonpriority Creditor's Name 111 W Wachington Ste 1625 When was the debt incurred? Chicago, IL 60602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Legal 4.3 Navient 1217 Last 4 digits of account number \$3,335.00 0 Nonpriority Creditor's Name Opened 12/17/07 Last Active Po Box 9500 When was the debt incurred? 1/20/17 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.3 Navient \$1,725.00 1217 Last 4 digits of account number Nonpriority Creditor's Name Opened 12/17/07 Last Active Po Box 9500 When was the debt incurred? 1/20/17 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not

Official Form 106 E/F

■ No
□ Yes

report as priority claims

Other. Specify

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

Educational

Is the claim subject to offset?

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Debtor 1 Yahoska M Bustamante Case number (if know) 4.3 **Navient** 0618 \$1,541.00 Last 4 digits of account number 2 Nonpriority Creditor's Name Opened 6/18/07 Last Active Po Box 9500 When was the debt incurred? 1/20/17 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.3 1020 Onemain \$7,477.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Opened 8/04/16 Last Active Po Box 1010 When was the debt incurred? 1/31/17 Evansville, IN 47706 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Secured Other. Specify 4.3 Personalfin 2221 \$1,431.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 10/10/16 Last Active 8211 Town Center Dr When was the debt incurred? 3/23/17 Baltimore, MD 21236 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Secured Other. Specify

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Debtor 1 Yahoska M Bustamante Case number (if know) 4.3 Portfolio Rc 7142 \$1,945.00 Last 4 digits of account number 5 Nonpriority Creditor's Name 120 Corporate Blvd Ste 100 When was the debt incurred? Opened 11/19/17 Norfolk, VA 23502 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 08 Synchrony Bank ☐ Yes 4.3 **Progressive** \$1,502.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 256 W Date Drive When was the debt incurred? Draper, UT 84020 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Insurance premiums ☐ Yes 4.3 **Psychology Specialists** \$500.00 Last 4 digits of account number Nonpriority Creditor's Name Dr Tomike Lana When was the debt incurred? **PO Box 604** Maple City, KS 67102 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

Other. Specify

Document Page 31 of 62 Case number (if know) Debtor 1 Yahoska M Bustamante 4.3 Robert B. Buchanan \$6,300.00 Last 4 digits of account number 8 Nonpriority Creditor's Name When was the debt incurred? 180 N LaSalle Ste 3700 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Legal fees ☐ Yes 4.3 Securitycred 5744 \$1,479.00 Last 4 digits of account number 9 Nonpriority Creditor's Name 2653 W Oxford Loop When was the debt incurred? Opened 9/28/17 Oxford, MS 38655 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 09 Tempoe LIc ☐ Yes 4.4 Sheri Kessler P.C. \$4.012.00 Last 4 digits of account number 0 Nonpriority Creditor's Name 10 S LaSalle Ste 1420 When was the debt incurred? Chicago, IL 60603 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed

Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Legal fees

Document Page 32 of 62 Case number (if know) Debtor 1 Yahoska M Bustamante 4.4 3092 \$16,249.00 Usaa Svg Bk Last 4 digits of account number Nonpriority Creditor's Name Opened 2/25/04 Last Active 10750 Mc Dermott When was the debt incurred? 3/31/18 San Antonio, TX 78288 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.4 Why Not Leasing LLC \$900.00 Last 4 digits of account number Nonpriority Creditor's Name 1750 Elm Street, Ste 1200 When was the debt incurred? Manchester, NH 03104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total Claim** 6a. **Domestic support obligations** 6a. 0.00 Total claims Taxes and certain other debts you owe the government 6b. from Part 1 6b. 0.00 Claims for death or personal injury while you were intoxicated 6c. 6c. 0.00 6d Other. Add all other priority unsecured claims. Write that amount here. 6d. 0.00 6e. Total Priority, Add lines 6a through 6d. 6e. 0.00 **Total Claim** 6f Student loans 6f 26,488.00

Total claims from Part 2

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

6a.

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

you did not report as priority claims

6a

0.00

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Debtor 1 Yahoska M Bustamante

6	Si.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	 \$ 0.00 124,952.00
6	δj.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 151,440.00

Official Form 106 E/F

Fill in this infor					
Debtor 1	Yahoska M Busta				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)				☐ Check if this amended fili	

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Sergio Gomez 1712 W Wallen Chicago, IL 60626	1 year lease, debtor lessee

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Fill in this i	nformation to identify your	case:				
Debtor 1	Yahoska M Busta					
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing	g) First Name	Middle Name	Last Name			
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS			
Case numb	er					
(if known)						Check if this is an amended filing
Official	Form 106H					
	ule H: Your Cod	ebtors				12/15
1. Do y No Yes 2. With	d number the entries in the and case number (if known). ou have any codebtors? (If y in the last 8 years, have you and the control of the co	. Answer every question you are filing a joint case, or a second case, or a second case.	. do not list either spouse as operty state or territory?	s a codebtor.	ty states an	•
☐ Yes.	Did your spouse, former spou	use, or legal equivalent live	e with you at the time?			
in line : Form 1	mn 1, list all of your codebto 2 again as a codebtor only it 06D), Schedule E/F (Official lumn 2.	f that person is a guaran	tor or cosigner. Make su	re you have listed t	he credito	r on Schedule D (Official
_	Column 1: Your codebtor ame, Number, Street, City, State and Zll	P Code		Column 2: The cr Check all schedul		hom you owe the debt ly:
2	ose Salinas 525 Norma Drive lission, TX 78574			☐ Schedule D, I ■ Schedule E/F ☐ Schedule G ☐ Usaa Svg Bk	, line 4	.41

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Eill	in this information to identify your o	2000				I					
	btor 1 Yahoska M										
	btor 2 buse, if filing)				_						
Uni	ited States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS								
Case number (If known)							Check if this is: An amended filing A supplement showing postpetition chapter 13 income as of the following date:				
<u>O</u>	fficial Form 106I					MM / DD/	YYYY				
S	chedule I: Your Inc	ome							12/15		
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. The separate sheet to this form. Describe Employment	ır spouse is not filing w	ith you, do not inclu	ıde infor	mati	on about your sp	ouse. If m	ore space is	needed,		
١.	Fill in your employment information.		Debtor 1			Debtor	Debtor 2 or non-filing spouse				
	If you have more than one job, attach a separate page with information about additional employers.	Employment status Occupation	■ Employed	■ Employed			☐ Employed ☐ Not employed				
			☐ Not employed			⊔ Not	employed				
	Include part-time, seasonal, or		Unemployed/ S	tudent							
	self-employed work.	Employer's name									
	Occupation may include student or homemaker, if it applies.	Employer's address									
		How long employed t	here?								
Pai	rt 2: Give Details About Mo	nthly Income									
	mate monthly income as of the duse unless you are separated.	late you file this form. If	you have nothing to r	eport for	any	line, write \$0 in th	e space. In	clude your no	n-filing		
	ou or your non-filing spouse have m e space, attach a separate sheet to		ombine the informatio	on for all e	emplo	oyers for that pers	on on the I	ines below. If	you need		
						For Debtor 1		ebtor 2 or ing spouse			
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	0.00	\$	N/A			
3.	Estimate and list monthly over	time pay.		3.	+\$	0.00	+\$	N/A			
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	0.00	\$	N/A			

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Debtor 1		Yahoska M Bustamante	_	Case number (if known)					
	Con	y line 4 here	4.	F \$	or Debtor 1	.00		Debtor 2 or -filing spouse N/A	
_	-		٦.	Ψ		.00	Ψ		<u>1</u>
5.	5a.	all payroll deductions: Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans	5a.	\$.00	\$	N/A	
	5b. 5c. 5d.	Voluntary contributions for retirement plans Required repayments of retirement fund loans	5b. 5c. 5d.	\$ \$	0	.00 .00	\$ 	N/A N/A	4
	5e. 5f.	Insurance Domestic support obligations	5e. 5f.	\$ \$	0	.00	\$ 	N/A N/A	4
	5g. 5h.	Union dues Other deductions. Specify:	5g. 5h	\$ + \$.00 .00	* <u></u>	N/A N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0	.00	\$	N/A	<u> </u>
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0	.00	\$	N/A	<u>4</u>
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$.00	\$	N/A	
	8b.	Interest and dividends	8b.	\$	0	.00	\$	N/A	4
	8c.	Family support payments that you, a non-filing spouse, or a dependen regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$			\$	N/A	
	8d.	Unemployment compensation	8d.	\$.00	\$	N/A	
	8e. 8f.	Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	\$	0	.00	\$ \$	N/A	<u> </u>
	8g.	Pension or retirement income	8g.	\$.00	\$	N/A	
	8h.	Other monthly income. Specify: Family contribution from father	8h	+ \$	1,000	.00	+ \$	N/A	<u>4</u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	1,472	.30	\$	N/	/A
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	<u> </u>	1,472.30	+ \$_		N/A = \$	1,472.30
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you refriends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	r deper		. ,			Schedule J. 11. +\$ _	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The ree that amount on the Summary of Schedules and Statistical Summary of Certaines						12. \$	1,472.30
13.	Doy	ou expect an increase or decrease within the year after you file this forn	n?					Comb month	oined hly income
		No. Yes. Explain:							

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Fill	in this informat	tion to identify yo	ur case:						
Deb	tor 1	Yahoska M E	Bustama	nte		Chec	k if this is:		
D-1-	40					_	An amended filing		
1	tor 2 ouse, if filing)						A supplement show 13 expenses as of	ving postpetition chapter the following date:	
``							·		
Unite	ed States Bankr	uptcy Court for the:	NORTH	HERN DISTRICT OF ILLIN	IOIS	1	MM / DD / YYYY		
	e number								
(If kr	nown)								
Of	fficial Fo	rm 106J							
		J: Your I	Exner	1696				12/	15
				. If two married people a	re filing together, bo	oth are equa	ally responsible fo		-
info	rmation. If m		eded, atta	ch another sheet to this					
Part	t 1: Descr	ibe Your House	hold						
1.	Is this a join	it case?							
	■ No. Go to	line 2.							
	☐ Yes. Doe	s Debtor 2 live i	n a separ	ate household?					
	□ No	0							
	☐ Ye	es. Debtor 2 mus	t file Offic	al Form 106J-2, Expenses	s for Separate House	hold of Debt	or 2.		
2.	Do you have	e dependents?	□ No						
	Do not list De Debtor 2.	ebtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?	
	Do not state	the						□ No	
	dependents				Son		12	■ Yes	
								□ No	
								☐ Yes	
								□ No	
								☐ Yes	
								□ No □ Yes	
3.	Do your exp	enses include		No				□ res	
	expenses of	f people other tl	nan 🦳	Yes					
	yourself and	d your depender	nts?	103					
Part		ate Your Ongoi							
exp	imate your ex enses as of a dicable date.	penses as of your date after the b	our bankr pankrupto	uptcy filing date unless y y is filed. If this is a supp	ou are using this for olemental Schedule	orm as a sup J, check the	oplement in a Cha e box at the top o	pter 13 case to report f the form and fill in the	;
Incl	ude expense	s paid for with r	non-cash	government assistance i	if you know				
the	value of such	n assistance and		cluded it on Schedule I:			V		
(Off	ficial Form 10	6I.)					Your expe	enses	
4.	The rental o	r home owners	hin exner	ses for your residence.	nclude first mortgage	<u>م</u>			
٠.		d any rent for the		-	morade mat mortgage	4. \$		1,000.00	
	If not includ	ed in line 4:							
	4a. Real e	state taxes				4a. \$		0.00	
		rty, homeowner's				4b. \$		0.00	
			•	upkeep expenses		4c. \$		0.00	
5.		owner's associat nortgage pavme		dominium dues our residence, such as ho	me equity loans	4d. \$ 5. \$		0.00	
			- J						

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Debto	Yahoska M Bustamante	Case num	ber (if known)	
6. I	Jtilities:			
-	Sa. Electricity, heat, natural gas	6a.	\$	0.00
	Sb. Water, sewer, garbage collection	6b.	· ·	0.00
	Sc. Telephone, cell phone, Internet, satellite, and cable services	6c.	·	174.00
	Sd. Other. Specify:	6d.	· ·	0.00
	Food and housekeeping supplies	— 7 .	· ·	450.00
	Childcare and children's education costs	8.	\$	0.00
	Clothing, laundry, and dry cleaning	9.	•	0.00
	Personal care products and services	10.		0.00
	Medical and dental expenses	11.	·	0.00
	Fransportation. Include gas, maintenance, bus or train fare.		Ψ	0.00
	Do not include car payments.	12.	\$	0.00
	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
	Charitable contributions and religious donations	14.	\$	0.00
	nsurance.			
-	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	5a. Life insurance	15a.	\$	0.00
	5b. Health insurance	15b.	\$	0.00
	5c. Vehicle insurance	15c.	\$	0.00
	5d. Other insurance. Specify:	15d.	\$	0.00
	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	_	*	
	Specify:	16.	\$	0.00
	nstallment or lease payments: 17a. Car payments for Vehicle 1	17a.	¢	F74.00
	• •		·	574.00
	7b. Car payments for Vehicle 2	17b.	· ·	0.00
	7c. Other Specify:	17c.	·	0.00
	7d. Other. Specify: Your payments of alimony, maintenance, and support that you did not report as	17d.	Φ	0.00
	deducted from your pay on line 5, Schedule I, Your Income (Official Form 1061).	18.	\$	0.00
	Other payments you make to support others who do not live with you.		\$	0.00
,	Specify:	19.		
J. (Other real property expenses not included in lines 4 or 5 of this form or on Sched	lule I: Yo	our Income.	
2	20a. Mortgages on other property	20a.	\$	0.00
2	20b. Real estate taxes	20b.	\$	0.00
2	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
2	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00
1. (Other: Specify:	21.	+\$	0.00
	Calculate your monthly expenses			
	22a. Add lines 4 through 21.		\$	2,198.00
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	<u></u>
			I :	0.400.00
2	22c. Add line 22a and 22b. The result is your monthly expenses.		\$	2,198.00
	Calculate your monthly net income.	60	•	
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.		1,472.30
2	23b. Copy your monthly expenses from line 22c above.	23b.	-\$	2,198.00
2	23c. Subtract your monthly expenses from your monthly income.			705 70
	The result is your monthly net income.	23c.	\$	-725.70
F	Do you expect an increase or decrease in your expenses within the year after you for example, do you expect to finish paying for your car loan within the year or do you expect your n			e or decrease because o
	nodification to the terms of your mortgage?			
	No.			
	☐ Yes			

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Fill in this info	rmation to identify your	case:			
Debtor 1	Yahoska M Busta				
Dalata a O	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	sankruptcy Court for the:	NORTHERN DISTRICT	F OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
If two married p You must file th obtaining mone		r, both are equally responder, both are equally respondered to the connection with a ban	onsible for supplying co	rrect information. s. Making a false staten	nent, concealing property, or , or imprisonment for up to 20
Sig	gn Below				
Did you pa	ay or agree to pay some	one who is NOT an atto	rney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				uptcy Petition Preparer's Notice, and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sun	nmary and schedules file	ed with this declaration	and
X /s/ Ya	hoska M Bustamante		X		
	ska M Bustamante		Signature o	f Debtor 2	
Signati	ure of Debtor 1				
Date	May 11, 2018		Date		

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Fill	in this inform	nation to identify you	r case:					
Deb	otor 1	Yahoska M Busi	tamante					
		First Name	Middle Name	Last Name				
	otor 2 use if, filing)	First Name	Middle Name	Last Name				
Unit	ted States Bar	nkruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS				
(if kn	e number own)				_	Check if this is an mended filing		
Of•	ficial Eco	m 107						
	ficial For		Affairs for Individ	luals Filing for B	ankruntev	4/10		
			ible. If two married people a					
info	rmation. If m		attach a separate sheet to					
	<u> </u>							
			arital Status and Where You	Lived Before				
1.	What is your	current marital statu	ıs?					
	□ Married■ Not mar	ried						
2.	During the la	ıst 3 years, have you	lived anywhere other than v	where you live now?				
	■ No							
	■ No □ Yes. Lis	t all of the places you	lived in the last 3 years. Do no	ot include where you live now	<i>.</i> .			
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there		
			ver live with a spouse or leg lifornia, Idaho, Louisiana, Nev					
	■ No							
	☐ Yes. Ma	ke sure you fill out Sci	hedule H: Your Codebtors (Of	ficial Form 106H).				
Par	Explai	n the Sources of You	ır Income					
4.	Fill in the tota	I amount of income yo	nployment or from operating the received from all jobs and a have income that you receive	Ill businesses, including part-	time activities.	ndar years?		
	□ No							
	Yes. Fill	in the details.						
			Debtor 1		Debtor 2			
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)		
	last calenda nuary 1 to De	r year: cember 31, 2017)	■ Wages, commissions, bonuses, tips	\$5,340.00	☐ Wages, commissions, bonuses, tips			
			☐ Operating a business		☐ Operating a business			

Official Form 107

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	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For the calendar year before that: (January 1 to December 31, 2016)	■ Wages, commissions, bonuses, tips	\$9,500.00	☐ Wages, commissions, bonuses, tips	
	☐ Operating a business		☐ Operating a business	
5. Did you receive any other income include income regardless of wheth and other public benefit payments; winnings. If you are filing a joint case.	ner that income is taxable. Exapensions; rental income; inte	amples of other income are a rest; dividends; money collect	alimony; child support; Social S eted from lawsuits; royalties; ar	
List each source and the gross inco	ome from each source separa	tely. Do not include income t	hat you listed in line 4.	
□ No■ Yes. Fill in the details.				
	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Child Support	\$2,107.20		
	Tax refund	\$3,818.00		
For last calendar year: (January 1 to December 31, 2017)	Child Support	\$5,668.00		
	Tax refund	\$3,750.00		
For the calendar year before that: (January 1 to December 31, 2016)	Child Support	\$3,622.00		
Part 3: List Certain Payments You	Made Before You Filed for	Rankruntov		
List Sertain r ayments rou	made Delote Tou Filed IOI	Dankiuptoy		
		umer debts. Consumer debt	s are defined in 11 U.S.C. § 10	11(8) as "incurred by an

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

☐ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

□ No. Go to line 7.

List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount	Amount you	Was this payment for	
		paid	still owe		

^{*} Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

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Debtor 1 Yahoska M Bustamante

	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this pa	yment for
	Sergio Gomez 1712 W Wallen Chicago, IL 60626	March, 2018	\$3,000.00	\$0.00	☐ Mortgage ☐ Car ☐ Credit Ca ☐ Loan Rep ☐ Suppliers ☐ Other Pa	ard payment
7.	Within 1 year before you filed for bankrupt Insiders include your relatives; any general pa of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony.	artners; relatives of any genomeror, or owner of 20% of	neral partners; partne or more of their voting	erships of which yog g securities; and a	u are a genera ny managing a	al partner; corporations gent, including one for
	No☐ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos ■ No □ Yes. List all payments to an insider		yments or transfer a	any property on a	ccount of a de	ebt that benefited an
	☐ Yes. List all payments to an insider Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment itor's name
Par	t 4: Identify Legal Actions, Repossession	ns. and Foreclosures	•			
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.	cy, were you a party in a				
	Case title	Nature of the case	Court or agency		Status of th	e case
	Case number Daniel Bancerott v. Yahoshka Bustamante 2008 D 79220	Child custody	Circuit Court o County 50 West Washi 602 Chicago, IL 600	ngton Room	Pending On appe Conclude	
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below		erty repossessed, f	oreclosed, garnis	shed, attached	I, seized, or levied?
	No. Go to line 11.Yes. Fill in the information below.					
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happone	d			property

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Document Page 44 of 62 Case number (if known) Debtor 1 Yahoska M Bustamante 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? Nο Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Nο Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of Address transferred or transfer was Email or website address made Person Who Made the Payment, if Not You

O'Keefe, Rivera, & Berk, LLC 55 West Wacker Drive **Suite 1400** Chicago, IL 60601 plberk@orb-legal.com

payment

Attorney Fees

5/11/18

\$800.00

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Debtor 1 Yahoska M Bustamante

	· NO	listed on line 16.	to your creditors			
F	erson Who Was Paid ddress	Description and vertransferred	alue of any prope	rty	Date payment or transfer was made	Amount of payment
tr: In	ithin 2 years before you filed for bankruptonsferred in the ordinary course of your buclude both outright transfers and transfers maclude gifts and transfers that you have already No Yes. Fill in the details.	isiness or financial affa de as security (such as t	tirs? he granting of a sec	, , ,	, ,	,
A	erson Who Received Transfer ddress erson's relationship to you	Description and vo			iny property or received or debts change	Date transfer was made
19. W	ithin 10 years before you filed for bankrupteneficiary? (These are often called asset-prod		y property to a se	lf-settled tru	st or similar device o	of which you are a
N	Name of trust Description and value of the property transferred Date Transfer made					Date Transfer was made
Part 8	List of Certain Financial Accounts, Ins	truments, Safe Deposit	Boxes, and Stora	ige Units		
so In	ithin 1 year before you filed for bankruptcy old, moved, or transferred? clude checking, savings, money market, o ouses, pension funds, cooperatives, assoc No	r other financial accour	nts; certificates of			
	Yes. Fill in the details.					
<i>P</i>	lame of Financial Institution and didress (Number, Street, City, State and ZIP ode)	Last 4 digits of account number	Type of account instrument	clos	e account was sed, sold, ved, or nsferred	Last balance before closing or transfer
	o you now have, or did you have within 1 yesh, or other valuables?	ear before you filed for	bankruptcy, any s	safe deposit	box or other deposi	tory for securities,
	No Yes. Fill in the details.					
	lame of Financial Institution ddress (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, St State and ZIP Code)		escribe the c	contents	Do you still have it?
22. H	ave you stored property in a storage unit o	r place other than your	home within 1 yes	ar before yo	u filed for bankrupto	y?
	No Yes. Fill in the details.					
	lame of Storage Facility ddress (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		escribe the c	contents	Do you still have it?

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Debtor 1 Yahoska M Bustamante

Pa	t 9: Identify Property You Hold or Control for S	Someone Else						
23.	Do you hold or control any property that someo for someone.	ne else owns? Include any proper	ty y	ou borrowed from, are storing for	, or hold in trust			
	No							
	Yes. Fill in the details.	When is the measure.	D-	and the the common autor	Value			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	De	scribe the property	Value			
Pa	t 10: Give Details About Environmental Informa	ation						
For	the purpose of Part 10, the following definitions	apply:						
	Environmental law means any federal, state, or toxic substances, wastes, or material into the ai regulations controlling the cleanup of these substances.	ir, land, soil, surface water, ground	_	•				
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	-	law,	whether you now own, operate,	or utilize it or used			
	Hazardous material means anything an environmental hazardous material, pollutant, contaminant, or s	mental law defines as a hazardous	s wa	ste, hazardous substance, toxic s	substance,			
Rep	ort all notices, releases, and proceedings that yo	ou know about, regardless of wher	n the	ey occurred.				
24.	Has any governmental unit notified you that you	ı may be liable or potentially liable) unc	der or in violation of an environme	ental law?			
	■ No							
	Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of any release of hazardous material?							
	■ No							
	Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or adminis	strative proceeding under any envi	iron	mental law? Include settlements a	and orders.			
	■ No							
	Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case			
Pa	t 11: Give Details About Your Business or Con	nections to Any Business						
27.	Within 4 years before you filed for bankruptcy.	did vou own a business or have an	ıv of	the following connections to any	business?			
	7. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company			·				
	☐ A partner in a partnership	-, -:	r (*	,				
	☐ An officer, director, or managing execut	ive of a corporation						
	An officer, of managing excedence of a corporation							

 $\hfill\square$ An owner of at least 5% of the voting or equity securities of a corporation

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Case number (if known) Document Debtor 1 Yahoska M Bustamante

	No. None of the above applies. Go to F	Part 12.					
	Yes. Check all that apply above and fill in the details below for each business.						
	Business Name Address	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.				
	(Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Dates business existed				
28.	Within 2 years before you filed for bankrupt institutions, creditors, or other parties.	ccy, did you give a financial statement to a	inyone about your business? Include all financial				
	■ No □ Yes. Fill in the details below.						
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued					
Pa	rt 12: Sign Below						
are with		false statement, concealing property, or o	declare under penalty of perjury that the answers obtaining money or property by fraud in connection ars, or both.				
	Yahoska M Bustamante						
	hoska M Bustamante gnature of Debtor 1	Signature of Debtor 2					
Da	te <u>May 11, 2018</u>	Date					
Did ■ N		ent of Financial Affairs for Individuals Filir	ng for Bankruptcy (Official Form 107)?				
Did ■ N	you pay or agree to pay someone who is not	t an attorney to help you fill out bankrupto	ey forms?				
	•	ptcy Petition Preparer's Notice, Declaration,	and Signature (Official Form 119).				

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			-	
Fill in this inform	nation to identify your	case:		
Debtor 1	Yahoska M Busta	mante		
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	nkruptcy Court for the:	NORTHERN DIST	TRICT OF ILLINOIS	
0				
Case number				☐ Check if this is an amended filing
Official Fo	rm 108			
		n for Indiv	riduals Filing Under Chap	oter 7 12/15
Otatemer	it or intentio	ii ioi iiiaiv	radais i iiiig Olidei Oliap	12/13
If you are an indi	vidual filing under cha	oter 7. vou must fil	I out this form if:	
	e claims secured by yo			
You must file this	ver is earlier, unless th	ithin 30 days after	ot expired. you file your bankruptcy petition or by the dat e time for cause. You must also send copies to	
	ople are filing together date the form.	in a joint case, bo	th are equally responsible for supplying corre	ct information. Both debtors must
	and accurate as possib our name and case nur		s needed, attach a separate sheet to this form.	On the top of any additional pages,
Part 1: List Yo	our Creditors Who Hav	e Secured Claims		
For any credite information be		art 1 of Schedule D	: Creditors Who Have Claims Secured by Prop	erty (Official Form 106D), fill in the
	editor and the property t	hat is collateral	What do you intend to do with the property secures a debt?	that Did you claim the property as exempt on Schedule C?
Creditor's			☐ Surrender the property.	□No
name:			☐ Retain the property and redeem it.	
Description of			☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	☐ Surrender the property.	□ No
name:	Retain the property and redeem it.	110
	Retain the property and redeem it.	☐ Yes
Description of	Reaffirmation Agreement.	
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1	Yahoska M Bustamante	Case number (if known)		
name:		☐ Retain the property and redeem it.☐ Retain the property and enter into a	□Yes	
Descrip		Reaffirmation Agreement.		
property securing debt:		☐ Retain the property and [explain]:	-	
For any ui	ormation below. Do not list real estate leas	eases listed in Schedule G: Executory Contracts and Unexpired ses. Unexpired leases are leases that are still in effect; the ease if the trustee does not assume it. 11 U.S.C. § 365(p)(2	lease period has not yet ended.	
Describe	your unexpired personal property leases		Will the lease be assumed?	
Lessor's r	name:		□ No	
Description Property:	on of leased		☐ Yes	
Lessor's r	name:		□ No	
Description Property:	on of leased		☐ Yes	
Lessor's r			□ No	
Description Property:	on of leased		☐ Yes	
Lessor's r			□ No	
Property:	on of leased		☐ Yes	
Lessor's r	name: on of leased		□ No	
Property:			☐ Yes	
Lessor's r	name: on of leased		□ No	
Property:			☐ Yes	
Lessor's r	name: on of leased		□ No	
Property:			☐ Yes	
Part 3:	Sign Below			
	nalty of perjury, I declare that I have indicated that is subject to an unexpired lease.	ated my intention about any property of my estate that sec	ures a debt and any personal	
	/ahoska M Bustamante	x		
	noska M Bustamante lature of Debtor 1	Signature of Debtor 2		
Date	May 11, 2018	Date		

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter	7 :	Liquidation
\$	245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
\$	335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit
AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-13905 Doc 1 Filed 05/11/18 Entered 05/11/18 16:29:36 Desc Main Document Page 54 of 62

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In r	e Yahoska M Bustamante		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPE	NSATION OF ATTORN	NEY FOR DE	EBTOR(S)
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services removed on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				to me, for services rendered or to
				800.00
	Prior to the filing of this statement I have received		\$	335.00
	Balance Due		\$	465.00
2.	\$335.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed comp	pensation with any other person un	less they are meml	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensations copy of the agreement, together with a list of the name			
6.	In return for the above-disclosed fee, I have agreed to re	ender legal service for all aspects o	of the bankruptcy c	ease, including:
	a. Analysis of the debtor's financial situation, and rendeb. Preparation and filing of any petition, schedules, statec. Representation of the debtor at the meeting of credited. [Other provisions as needed]	tement of affairs and plan which m	ay be required;	
7.	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in all adve audits, reaffirmation hearings, Motions to	ersary proceedings, judicial I	ien avoidances,	, relief from stay actions, other contested matters.
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of an bankruptcy proceeding.	y agreement or arrangement for pa	yment to me for re	epresentation of the debtor(s) in
	May 11, 2018	/s/ Peter L. Berk		
	Date	Peter L. Berk Signature of Attorney O'Keefe, Rivera, & E 55 West Wacker Dri Suite 1400 Chicago, IL 60601		
		(312) 758-1121 Fax plberk@orb-legal.co		}



ATTORNEYS AT LAW | 55 W WACKER DRIVE | SUITE 1400 | CHICAGO IL 60601 | (312) 758-1121

CHAPTER 7 BANKRUPTCY FEE AGREEMENT

THIS CHAPTER 7 BANKRUPTCY FEE AGREEMENT is entered into as of the date of Client's signature below, by and between: Yahos ka Bustamante (referred to as "Client" whether one or more) and O'Keefe, Rivera & Berk, LLC, (the "Attorney"), to perform legal services as follows:

At no charge, Client has consulted with Attorney to review Client's bankruptcy options. Attorney has provided information and general advice on obtaining relief from debts, including relief from debts by filing either a Chapter 7, Chapter 11, or Chapter 13 bankruptcy.

Attorney has explained to Client that documentation and information is required before Attorney can advise Client of Client's legal options. Client has been advised that Client must sign a written contract for bankruptcy assistance services within five (5) business days of the Initial Consultation (this contract).

Client(s) has received a document production checklist, Chapter 7 FAQ's information on a prefiling credit counseling course and post-filing financial management course, and Disclosures required by 11 U.S.C. 527(a) and (b).

Client confirms that Attorney has not advised the client to incur any indebtedness in anticipation of the bankruptcy case, except for payment of the Attorney's legal services and necessary Court costs and expenses.

No Attorney/Client Relationship is created unless Client signs this Agreement and makes a deposit toward the Fees required for the case. Otherwise, the Attorney does not represent Client and shall not take any action on Client's behalf.

- 1. <u>EFFECT OF THIS AGREEMENT</u>. By signing this Fee Agreement, the Client requests bankruptcy representation, and hereby employs the Attorney to file the Chapter 7 Bankruptcy Petition and represent Client in the case. Attorney will not file the Chapter 7 Bankruptcy Petition until such time as Client(s) have produced <u>ALL</u> of the necessary documents requested by the Attorney, and until the fees are paid as stated in Paragraph 2 below.
- 2. <u>FLAT FEE</u>: For legal services to be provided, the Attorney has agreed to accept the sum of \$800.00 for legal fees, \$335 for Court costs for a grand total of \$1,135.00. If the case is not filed

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in the 6-month period following the Contract Date (due to missing documents, signature pages, fees, or credit counseling), the Attorney reserves the right to increase the fee.

THE ATTORNEY FEES INCLUDE:

- (a) Analysis of the Client(s) financial situation, and rendering advice to the Client(s) in determining whether to file a Petition in Bankruptcy;
- (b) Preparation and filing of any Petition, Schedules, Statement of Affairs, and other documentation which may be required in a Chapter 7 Bankruptcy;
- (c)Representation of the Client(s) at the Meeting of Creditors pursuant to 11 U.S.C. §341, and any continued meetings.
- (d) Communication with client concerning questions or any other matters of concern to the client (all phone calls and emails will be returned promptly, as in the same day if possible). The Attorney encourages Clients to ask questions. There is no such thing as a "dumb" question. If Client does not understand anything having to do with the Chapter 7 case, please ask.
- (e) Completing reaffirmation agreements, when sent to the Attorney by secured creditors, for secured debts.

THE ATTORNEY FEES DO NOT INCLUDE:

The vast majority of the Attorney's Chapter 7 cases are completed, from start to finish, without any additional fees (other than the fee specified in Paragraph 2 above). However, the above disclosed FEE does <u>NOT INCLUDE</u> representation by the Attorney in the following:

- (a) Adversary Proceeding (lawsuit) or other contested matters (representation will be hourly at the attorney's normal hourly rate of \$300.00; attorney is not required to represent Client in Adversary proceedings, and Client is not obligated to retain the Attorney for adversary proceedings; advance retainer will be required)
- (b) reaffirmation hearings (required when the Client's budget does not show that the Client can afford the payment for Client's car loan, or other secured debt, and the Client desires to keep the financed vehicle, or other collateral). The Attorney shall charge \$225.00 for his appearance at any reaffirmation hearing.
- (c) Rule 2004 Examinations, Motions to Dismiss, and audits. Representation will be at the Attorney's standard hourly rate of \$300, and advance retainer will be required.
- (d) Appeals. Representation will be at the Attorney's standard hourly rate of \$300, and an advance retainer will be required. Attorney's representation is not mandated or required.
- (e) Judgment lien avoidance. Representation shall be at the Attorney's standard hourly rate of \$300, or a flat fee selected by the Attorney.
- (f) Credit repair. Our office does not dispute items on your credit report or clear your credit report. We will, however, give you advice on how to improve your credit after bankruptcy.
- 3. <u>REAFFIRMATION AGREEMENTS</u>: Reaffirmation agreements are commonly requested by auto finance companies and other lenders who have received collateral from the client in exchange for extending credit to the client. These agreements exclude debts from the Chapter 7 discharge. In exchange, the finance company/lender must allow the client to retain the vehicle or other collateral, provided the client makes regular monthly payments according to the original

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loan contract. Reaffirmation agreements will only be prepared by the Attorney when the forms are received from the lender. Often, the agreements will be signed at the trustee meeting that clients must attend with the Attorney. Reaffirmation agreements are <u>not</u> normally required by mortgage companies. The Attorney will only prepare a reaffirmation agreement for a mortgage if the form for the agreement is received by the Attorney from the mortgage company, and only if the Attorney determines that entering into such an agreement is advisable for the client. If the reaffirmation form is not received from the lender, the Attorney is not responsible for completing the reaffirmation.

4. CLIENT RESPONSIBILITIES:

- (a) The Client must attend at least one meeting with the bankruptcy trustee. Client will have notice of the meeting at least 21 days in advance. There will be a \$200.00 charge should the client miss the meeting of creditors, without contacting the attorney at least 24 hours in advance of the meeting.
- (b) The Client is required to complete a course in financial management within 45 days following the meeting of creditors. This course is in addition to the pre-filing credit counseling course. If this course is not completed, and the certificate of completion not sent to the Attorney within this time period, the Client's case will be closed by the Court without a discharge. A filing fee of \$260 and an attorney's fee of \$240, for a total of \$500 is required if the Attorney must file a motion to reopen a Chapter 7 case. The fees must be paid in advance of the filing of said Motion.
- (c) If, after 2 weeks from the filing date, the Client is still receiving collection action from creditors, the Client should inform the Attorney immediately. Also, if any creditor is not complying with the discharge order when it is entered, the Client should notify the Attorney immediately.
- (d) Client agrees to promptly respond to communications from the Attorney and to send any additional documents as may be requested by the Attorney.
- (e) Client agrees to accurately disclose all assets, all debts, and all sources of income and expenses to the attorney. Client further acknowledges that the bankruptcy trustee and creditors may investigate Client's financial affairs and Client agrees to cooperate and provide any necessary financial records to the extent required by the Bankruptcy Code.
- 5. <u>PERSONNEL</u>. Client acknowledges that the Attorney may engage associate attorneys to handle matters in Client's bankruptcy case, including but not limited to representation at the meeting of creditors.
- 6. <u>DEBTS THAT ARE NOT DISCHARGEABLE</u>. There are some categories of debts that are not dischargeable in Chapter 7. The most common types of debts that are not dischargeable are student loans, parking tickets and moving violations, and some tax debts. The Attorney will make every effort to identify any debts that are not dischargeable, in advance of filing the Chapter 7 case, and to discuss the debts with Client.

- 7. <u>DISCHARGE ORDER</u>. The goal of every Chapter 7 case is to obtain the discharge order for the Client. This is the order that formally releases the Client from liability for dischargeable debts. The earliest the order can be obtained is 60 days after the meeting with the bankruptcy trustee. The Attorney does not guarantee success in obtaining the discharge order, but will make every effort to do so. Once the discharge order is issued, it will be sent to the Client in the mail.
- 8. <u>CREDITORS.</u> The Attorney will, with the Client's consent, obtain a credit report prior to the filing of the bankruptcy case. The Credit report will be provided to Client. Client agrees to review the report and before the case is filed, provide the Attorney with information as to any additional creditors not listed on the report. If, after the case is filed, the Client notifies the attorney of a creditor not listed in the bankruptcy, the Client may have the option to file an amendment in order to add creditors to the bankruptcy. The amendment fee will be \$40.00, plus a Court fee of \$35.00, for a total of \$75.00.
- 9. <u>TERMINATION/ END OF SERVICES</u>. Either party may terminate this contract at any time, by written notice, subject to the approval of the bankruptcy court, if necessary. Otherwise, the term of the agreement shall end at such time as the Client's bankruptcy case is closed or dismissed (the "End Date"). Client is responsible to pay for the Attorney's Services up to the End Date or the date the Attorney's services are terminated. If the Client terminates the agreement prior to the End Date, Attorney may charge the Client for the time spent on the file at his normal hourly rate, and will provide Client with an itemized bill to the tenth of the hour. If the total charge is less than the sum paid to the Attorney by the Client, the Client will receive a refund.

Client acknowledges having received a copy of this Agreement. Client has had ample opportunity to review the agreement, and by signing below, elects to retain the attorney for the Chapter 7 case.

IN WITNESS WHEREOF, the parties have executed this Chapter 7 Bankruptcy Fee Agreement:

YAHOSIKA BUSTAMANTE

Signature:

Dotos

O'KEEFE, RIVERA & BERK, LLC

Signature: /s/ Peter L Berk, Partner

Date: 5/11/2018

United States Bankruptcy Court Northern District of Illinois

In re	Yahoska M Bustamante		Case No.		
		Debtor(s)	Chapter	7	
	VER	IFICATION OF CREDITOR M	IATRIX		
	Number of Creditors:				
	The above-named Debtor(s) h (our) knowledge.	ereby verifies that the list of credit	tors is true and	correct to the best of my	
Date:	May 11, 2018	/s/ Yahoska M Bustamante Yahoska M Bustamante Signature of Debtor			

Bankamerica Po Box 982238 El Paso, TX 79998

Bbva Compass 2009 Beltline Parkway Decatur, AL 35603

Bealls PO Box San Antonio, TX 78265-9465

Beerman Pritikin Mirabelli 161 N Clark Ste 2600 Chicago, IL 60601

Bk Of Amer Po Box 982238 El Paso, TX 79998

Bradley Groselak 1201 S State Ste 201 Lemont, IL 60439

Capital One 15000 Capital One Dr Richmond, VA 23238

Cb/bealls Po Box 182789 Columbus, OH 43218

Cb/vicscrt Po Box 182789 Columbus, OH 43218

Credit Coll 725 Canton St Norwood, MA 02062

Dpt Ed/navi Po Box 9635 Wilkes Barre, PA 18773 Dr Kerry Smith 180 N LaSalle Ste 3700 Chicago, IL 60601

Grt Amer Fin 20 N Wacker Dr Ste 2275 Chicago, IL 60606

Gulf Cst Fcu 2633 Rodd Field Rd Corpus Christi, TX 78414

Jeffcapsys 16 Mcleland Rd Saint Cloud, MN 56303

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